



**BlueCross BlueShield
of New Mexico**

Medicare Supplement Plan

Effective January 1, 2019



**NEW MEXICO
RETIREE
HEALTH CARE
AUTHORITY**

Medicare, You and Blue

Medicare, You and Blue

- Plan is secondary to Medicare (Medicare pays first)
- Medicare has two parts: Part **A** and Part **B**
- All Medicare-allowed services are covered

Blue Cross and Blue Shield of New Mexico Medicare Supplement Plan

Excellent Value for Your Premium Dollar

- ✓ You choose your hospitals and physicians [anywhere](#) within the U.S.
- ✓ Coverage when traveling outside of the U.S.
- ✓ Low or no out-of-pocket costs
- ✓ Affordable and easy to use
- ✓ Complements your Medicare coverage
- ✓ No referrals required
- ✓ No claims to file

Blue Cross and Blue Shield of New Mexico Medicare Supplement Plan

For Medicare-Covered Services

- The plan covers the annual Part **A** deductible of **\$1,340** (*amount subject to change*)
- You will still be responsible to meet the current Part **B** annual deductible of **\$183** (*amount subject to change*)
- Once the Part **B** deductible has been met, you have **no out-of-pocket costs** when you choose a physician that **accepts Medicare assignment** for Medicare-covered services

Additional Benefits

Additional benefits not covered by Medicare that are part of the Blue Cross and Blue Shield of New Mexico (BCBSNM) Medicare Supplement plan for the New Mexico Retiree Health Care Authority (NMRHCA):

- Acupuncture*
- Rolfing*

* Combined Max of \$1,500 per year

Summary of Benefits

Services	Medicare Pays	Plan Pays	Member Pays
Medical Expenses: First \$183 of Medicare-approved amounts*	\$0	\$0	\$183 (Part B Deductible)
Remainder of Medicare-approved amounts	Generally 80%	Generally 20%	\$0
Part B Excess Charges (above Medicare-approved amounts)	\$0	80%	20%
Hospitalization: First 60 days	All but \$1,340	\$1,340 (Part A Deductible)	\$0
61st through 90th day	All but \$335 a day	\$335 a day	\$0
91st day and after: While using 60 lifetime reserve days	All but \$670 a day	\$670 a day	\$0
Once lifetime reserve days are used: Additional 365 days	\$0	100% of Medicare-eligible expenses	\$0
Beyond the additional 365 days	\$0	\$0	Contact NMRHCA
Medicare Covered Preventive Care	80% - 100%	20%	\$0

* Medicare deductibles are subject to change for 2019 per Centers for Medicare & Medicaid Services (CMS) requirements.

Value-Added Benefits

Added Values

YOU ARE NOT LIMITED TO A NETWORK OF PROVIDERS – YOU HAVE CHOICE

**ANY PROVIDER THAT ACCEPTS MEDICARE ASSIGNMENT IS YOUR PROVIDER
– ANYWHERE, NATIONWIDE**

VALUE-ADDED BENEFITS

- ✓ Blue 365SM Discount Program
- ✓ Blue Access[®] for Members
- ✓ 24/7 Nurseline: 1-800-973-6329
- ✓ Case Managers
- ✓ Dedicated Customer Service Unit

LOCALLY MANAGED, SERVING NEW MEXICANS FOR OVER 75 YEARS

Blue Access for MembersSM

The screenshot shows the Blue Access for Members website interface. At the top, there is a navigation bar with links: Home, My Coverage, Claims Center, My Health, Doctors & Hospitals, and Forms & Documents. The user is logged in as John Doe. The main content area is divided into several sections:

- Message Center:** Shows a notification for a new message dated 08/01/2014 regarding a membership discount.
- My Coverage:** Displays plan details for BlueEdge, including medical copays and deductibles.
- My Spending Accounts Balance:** Shows a table of spending accounts and their balances.
- MY CLAIMS ACTIVITY:** A table listing recent claims with columns for Service Date, Member, Provider, Status, Billed, and You May Owe.
- Quick Links:** A sidebar with links for getting a temporary ID card, accessing the member discount program, and managing preferences.
- Form Finder:** A section for quickly searching or browsing common forms.

Callout boxes provide additional information:

- My Coverage includes benefit highlights.** (Points to the My Coverage section)
- Review secure messages** (Points to the Message Center)
- My Claim Activity displays recent claims, or go to the Claims Center for all your claim details** (Points to the MY CLAIMS ACTIVITY table)
- Access the Provider Finder[®] to locate doctors & hospitals** (Points to the Doctors & Hospitals navigation link)
- Quick Links for easy access to Member Discounts, or to get an ID card** (Points to the Quick Links sidebar)
- Form Finder easier to view and find specific forms for members** (Points to the Form Finder section)

My Coverage includes benefit highlights.

Review secure messages

My Claim Activity displays recent claims, or go to the **Claims Center** for all your claim details

Access the **Provider Finder[®]** to locate doctors & hospitals

Quick Links for easy access to Member Discounts, or to get an ID card

Form Finder easier to view and find specific forms for members

Blue Access for Members is password protected and gives you immediate, secure access to your account information. Log on to Blue Access for Members for updates and to register for weekly emails

Case Management, 24/7 Nurseline, Blue365[®] Member Discount Program

Case Management

As part of the Blue Care Connection[®] program, and offered at no additional cost, these voluntary programs are designed for people diagnosed with chronic conditions such as asthma, diabetes, heart problems and others. When you enroll, you will have access to the best knowledge, tools and self-care techniques to help you make a difference in your health.

Enrolling in a program can help you:

- Have fewer, milder symptoms
- Communicate better with your doctor and your health plan
- Enhance your self-management skills for improving your health and quality of life

24/7 Nurseline

**Advice isn't just
needed from 9 to 5.**

Round-the-clock health and wellness advice from licensed professionals

More than 1,200
AudioHealth Library topics

800-973-6329

Available in English and Spanish

Blue365 Member Discount Program

**Member discounts
simply for being a
BCBSNM member**

Under the My Coverage tab

- Exclusive health and wellness deals from national and local retailers
- Save money on gym memberships, vision exams and services, hearing aids and diet-related services
- Share deals with friends and family and receive cash rewards on future offers

Designated Customer Service Unit

Local, experienced employees dedicated to serving you –
we know you, we know your plan!

Our Customer Advocates are there for you to help with:

- ✓ Claims
- ✓ Benefit questions
- ✓ Connecting you with other resources
- ✓ Contacting your providers, if needed

800-788-1792



Customer Service Hours

Dedicated Representatives

Monday-Friday
6 a.m. to 6 p.m.

After Hours Representatives

Monday-Friday
6 a.m. to 8 p.m.

Saturday and Most Holidays

8 a.m. to 5 p.m.

Wise and Well: Wellness Program Incentive

During 2019 NMRHCA Members can continue to receive a \$50 Visa gift card as an incentive after completing two wellness activities.*

Activity examples:

- ✓ Online health-related classes
- ✓ Community health and cooking classes
- ✓ Completing a smoking cessation program (e.g. Quit for Life)
- ✓ Enrollment in a Disease Management program for chronic conditions like diabetes, CAD, COPD, CHF and asthma.

*Submit completed activity information to NMRHCA

Questions?